



# BUYER'S EXPENSES

## In a Sales Contract

<b>WILL PAY</b> Paid for Once Contract is Executed	<b>COST TO YOU</b>
<b>*Option Fee</b> Depends on Sales Price	<b>\$100+</b>
<b>* Earnest Money</b> Depends on Sales Price - Typically 1%	<b>\$1000+</b>
<i>*Per the executed contract, we MUST deliver the checks within 48 hours.</i>	
<b>Inspections</b> Pest Inspection Optional Hydrostatic Testing <i>Depends on the age of the home</i>	<b>\$450+</b> \$90 - \$100 \$350+
<b>Appraisal</b> <i>Only if financing and most likely paid for at the time your lender orders it.</i>	<b>\$450+</b>
<b>MIGHT PAY</b> Paid for at Closing	<b>COST TO YOU</b>
<b>Survey</b> Seller may already have depending on the age of the home and negotiations	<b>\$350-\$400</b>
<b>Title Insurance</b> Seller typically pays for this but it depends on negotiations	<b>\$900+</b>
<b>Home Warranty</b> Seller typically pays for this but it depends on negotiations	<b>\$350-\$700</b>
<b>Total Closing Costs</b> Includes Settlement Fees from Lender Lender can limit amount of seller contributions Depends on negotiations & amount of Down Payment	<b>8-10% of Sales Price</b>
<b>Down Payment</b> Depends on approved financing	<b>0-20% of Sales Price</b>